

# Insurance Information - Covering Different Disciplines

This information sheet has been developed to answer some of the commonly asked questions regarding the BRC insurance cover. There are also details of what equestrian disciplines are, and are not, covered by your club's BRC Insurance. This document should be read in conjunction with DS2 – BRC Insurance FAQ's and DS4 Reporting Incidents to the Insurers. Please read the insurance documents carefully, and if there is anything in respect of this insurance that you do not understand or disagree with, please contact The British Horse Society immediately. Please note, the list of disciplines below is not exhaustive and advice on any specific activities or variations to these activities should be sought from BRC / SEIB directly. SEIB can be contacted on: 01708 850000.

As an affiliated BRC member an individual is provided with public liability insurance whilst they are participating in a BRC organised activity, for example a BRC organised dressage competition or quiz night. The public liability insurance does not cover the member when they are participating in an activity not organised by an affiliated BRC, for example whilst hacking. The primary level of Public Liability cover (£5,000,000) provided under the policy is underwritten by Markel International Insurance Company Limited. Excess Layer covers provided by JRP Underwriting, AXIS Managing Agency Limited and QBE Casualty Syndicate 386. Total limit is up to £30,000,000.

As a committee of a BRC club, the club are provided with public liability insurance for organising BRC activities such as competitions, fun rides, meetings and quiz nights. The level of public liability cover is up to £30,000,000. Please see full details above. BRC public liability insurance covers the activities which are organised by the club and which are recognised by BRC as a usual activity which a club may undertake (more details follow below). The insurance does not cover racing and will exclude some nonmounted social events e.g. bouncy castles. Please refer to excluded activities below.

There is an excess under the public liability cover of £250 for any third-party property damage claim. In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as you become aware to SEIB Insurance Brokers Limited: By telephone: 0345 873 4907 By email: [claims@seib.co.uk](mailto:claims@seib.co.uk)

If you wish to log a complaint, please contact SEIB on 01708 780000 or email [complaints@seib.co.uk](mailto:complaints@seib.co.uk).

If a BRC wishes it may hold affiliation to more than one organisation so that it can organise competitions affiliated to the separate organisation. For example, a BRC may also be affiliated to British Eventing in order to run a BE affiliated one day event.

October 2025

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For the BE event, the competition will run under BE rules and will be covered by BE insurance. The same club may also run a BRC Horse Trials as a club only event. In this case the event will run under BRC insurance. Cover under this insurance is provided for the BRC club's promotion and organisation of equine activities and associated events in connection with the Insured's affiliation to The British Horse Society, run under the rules set down in British Riding Clubs Handbook.

All BRC clubs are entitled to organise competitions and training as they wish under this insurance cover, subject to BHS guidelines. The following disciplines ARE covered by your BRC insurance policy, providing the correct rules are followed:

#### **Dressage**

Both on a surface and on grass, when run in accordance with the BRC / BD rules.

#### **Show Jumping**

Both on a surface and on grass, when run in accordance with the BRC / BS rules.

#### **Eventing**

When run in accordance with the BRC / BE rules.

#### **Combined Training**

Both on a surface and on grass, when run in accordance with the BRC rules.

#### **Cross-Country on Grass / Hunter Trials / Eventer Challenge**

When run in accordance with the appropriate BRC / BE XC rules.

#### **Portable XC Fences on grass**

As long as they are fixed in accordance with the BE guidance document '2014 Clarification of securing down portable fences'. Under no circumstances should an unsecured portable cross-country fence be used on any surface or grass.

BE Technical Advisors are available, on a professional basis e.g. they will require payment, to offer advice on Arena Eventing courses. Contact details for TAs are in the back of the BE Rule Book.

#### **Arena Eventing**

In accordance with BRC rule G1.2, where if there are no specific BRC rules, the BE rules will be used. Therefore, all arena events must be run in accordance with the current BE JAS Arena Eventing rules. Points 5, 6, 7 and the penalties in the document are the pertinent rules which need to be included. If you are running Arena Eventing there is no need to include the style judging element if you choose not to. The heights of BRC classes will be those which you decide are best for your members. BE Technical Advisors are available, on a professional basis e.g. they will require payment, to offer advice on Arena Eventing courses. Contact details for TAs are in the back of the BE Rules and Members' Handbook.

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With regard to using portable cross-country fences on an arena surface the BE guidelines must be followed: "Fences should be weighted down commonly with ballast, concrete or containers full of sand or water." Under no circumstances should an unsecured portable cross-country fence be used on a surface. Show jumps, working hunter jumps and the Jump for Joy arena cross country plastic fences are acceptable for use.

#### **Endurance Competitions:**

Competitions are restricted to Novice level and are to be a maximum of 50km in distance, completed at between 8-15kph (in-line with Endurance GB's Novice level

<https://egb.myclubhouse.co.uk/Cms/Spaces/RULES/03+Novice>)

If you are running an Endurance competition, it must be registered with BRC BEFORE taking place, by emailing: [BRCentries@bhs.org.uk](mailto:BRCentries@bhs.org.uk), with the date, venue and number of competitors. No other competitive Endurance activities will be covered.

#### **Mounted Games / Gymkhanas**

As long as they are arranged under the auspice of the club and within common industry rules.

#### **Horseball**

As long as they are arranged under the auspice of the club and within common industry rules.

#### **Polocrosse**

As long as they are arranged under the auspice of the club and within common industry rules.

#### **JumpCross**

As long as they are arranged under the auspice of the club and within common industry rules.

#### **Polo Training / 'Have a go'**

As long as the usual rules for that discipline are followed and no competitive matches are played.

#### **Demonstrations at other Shows / Events**

As long as the usual rules for that discipline are followed and no payment is charged for the demonstration.

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### **TREC**

As long as they are arranged under the auspice of the club and within common industry rules. BRC recognises that many clubs undertake TREC training and run unaffiliated TREC competitions. This was the case whilst the BHS still organised TREC. Many BRC clubs organised TREC competitions which were not affiliated to BHS TREC. If a BRC is also affiliated to TREC GB, any event be it a competition or training or fun ride, which is run under and promoted as a TREC GB event will need to run under TREC GB insurance. BRC Insurance cannot be used to insure TREC GB events as this is a separate organisation.

### **Showing**

**Riding Side-Saddle** (except for any cross-country riding) Please note BRC tack rules for specifics.

### **Organised Hacks**

### **Organised Fun Rides**

### **Carriage Driving**

### **Working Equitation**

### **Horse Agility (in hand obstacles)**

### **Western Dressage and Western Trail**

However no cover is provided for the following:

- Western gymkhana activities i.e. Barrel Racing, pole bending, flag racing
- Any herding activities i.e. Cutting, working cow horse, penning
- Any cattle handling activities
- Roping
- Any other Western activity, not specified above

### **Mechanical Horse**

The club must make sure all reasonable precautions are taken, this would include but not limited to that they operate in accordance with manufacturers guidance, do not leave the rider unattended and assist with mounting and dismounting of the mechanical horse. If an instructor is brought in, then they should have their own insurance to provide instruction on a mechanical horse.

### **Christmas Parties / social functions**

Underwriters shall have no liability under this policy for losses or damages caused by or resulting from alcohol consumption.

### **Organised Table Top Tack Sales**

For individuals selling their own items at their own risk and responsibility.

### **Hobby Horse Events**

Cover for 'have a go' fun sessions only. No cover provided for competitions or events associated and run in accordance with British Hobby Horse Association. Cover provided for Hobbyhorse Dressage and Hobbyhorse Jumping for beginner classes only. Jumps to be no more than 40cm in height. Cover only provided for events run at insured equestrian venues (equestrian venue to include equestrian establishments and club fields). Cover only provided for events run in accordance with BHS guidelines.

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**The following disciplines ARE NOT covered by your BRC insurance policy in any circumstances:**

**Endurance Competitions:** Competitive Endurance activities run above the parameters of Endurance GB's Novice level. Please see Endurance above.

**Racing** (this includes point-to-point and steeplechase)  
No form of horse racing is covered under your BRC insurance policy.

**Competitive Polo**  
No form of competitive Polo is covered under your BRC insurance policy.

**Stunt Riding**  
**Scurry Driving (including timed carriage driving)**  
**Vaulting**  
**Horseback Archery**  
**Horse Boarding**  
**Tent Pegging / Skills at Arms**  
**Team Chasing**  
**Horse Swimming**  
**Tilting**  
**Hunting**

**Dog Shows**  
Dog Shows or 'eventing with dogs' Please refer to insurers who may consider this on a case by case basis subject to full details of specific event and run in conjunction with a larger equestrian event.

**Alcohol Exclusion**  
Underwriters shall have no liability under this policy for losses or damages caused by or resulting from alcohol consumption.

**Fireworks Exclusion**  
Underwriters shall have no liability under this policy for losses or damages caused by or resulting from use of fireworks.

For further information see:

- SEIB questions and answers Data Sheet DS2 – BRC Insurance FAQ's
- BE 2014 Clarification of securing down portable fences
- BE JAS Arena Eventing rules
- BE Rules and Members' Handbook
- SEIB British Riding Clubs Key Facts
- BD, BS and BE Members Handbook
- BE Frangible Pin System

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